



City of Albuquerque

Human Resources Department

Richard J. Berry, Mayor

Memorandum

April 18, 2011

To: All City of Albuquerque Employees and their Families

From: Vincent A. Yermal, Director, Human Resources

Subject: Open Enrollment 2011

We are pleased to announce that Open Enrollment for group benefits is here. Our office has produced the Group Benefit Handbook detailing the specifics of Open Enrollment and the handbook is available for your review on-line. (www.cabq.gov/jobs/insurance-benefits) In this booklet and on our website you will find a summary of benefits, contact information, meeting schedules, and frequently asked questions regarding this year's Open Enrollment. This year we have made significant changes in the area of group medical insurance. I encourage you to sit down with your family to review the changes and options available to you this upcoming fiscal year.

Over the past 15 years, the City of Albuquerque has routinely changed medical insurance providers. One of the City of Albuquerque's primary objectives related to insurance and benefits is to offer a comprehensive benefit package at a reasonable price for both employees and for the tax payers who contribute a significant portion to the cost of our benefit program.

This year, the City of Albuquerque is offering one medical insurance provider with three different benefit plans from which to choose. The City of Albuquerque has partnered with Presbyterian Health Plan to provide city employees and their families with a comprehensive line of benefit offerings. Over the past few years the City has seen significant increases in the cost of health care. The decision was made to choose Presbyterian Health Plan as the sole insurance provider based on their ability to provide access to a number of physicians, specialists, and hospitals, while at the same time provide the necessary resources and services to help the City address rising health care cost currently and in the future.

Attention Blue Cross Blue Shield Members – All City of Albuquerque employees enrolled in Blue Cross Blue Shield must complete an enrollment form to enroll in one of the three benefit programs offered by Presbyterian Health Plan. Those employees enrolled in Blue Cross Blue Shield who do not complete an enrollment form prior to the end of Open Enrollment will automatically be enrolled in the Presbyterian "Independent Plan". Open Enrollment concludes May 20, 2011.

One of the most important ways we can all keep insurance premiums down is by participating in an active wellness program. Whether through gym memberships, community center programs, or through the City's Wellness program there are countless ways we can stay active and learn about how to stay healthy. Close to eighty-percent of our current health care costs are attributable to lifestyle choices. By making healthier lifestyle choices related to diet and exercise we can all establish a culture of wellness which I hope is passed on to our families, neighbors, and co-workers.

The benefits detailed in your Group Benefits Booklet cover a wide range of insurance offerings:

- Medical Insurance
- Dental Insurance
- Vision Insurance
- Life Insurance (Term and Whole Life)
- Auto & Home Insurance
- Long Term Care
- Disability (Short & Long Term)
- Accident & Critical Illness
- Pet Insurance
- Flexible Spending Accounts
- Legal Insurance
- Deferred Compensation

Because many of these benefits are offered on a group basis, we have secured rates which could save you money on coverage you may be purchasing already. Please take a moment to review the benefits offered to you as a City of Albuquerque employee. It is only through all of us understanding the choices and plans available, that we are able to gain the greatest amount of benefit through our program.

I hope that the benefits offered meet the needs of you and your family. Open Enrollment meetings will be conducted throughout the City and we encourage you and your family to attend a meeting to ask questions from our Insurance and Benefits representatives or from our participating vendors (select locations). Please see our website for a schedule of enrollment meetings for times and locations nearest you.

If at any time you have any questions or concerns about the benefit program, please contact our Insurance and Benefits Division office. The Insurance & Benefits Division can be reached by phone at (505) 768-3758, email employeebenefits@cabq.gov or on-line at: www.cabq.gov/jobs/insurance-benefits

Thank you for choosing to participate in the City of Albuquerque benefits program.



Vincent A. Yermal, Director
Human Resources Department